

Information to identify the case:

Debtor 1 Charles D. Adams Jr.
First Name _____ Middle Name _____ Last Name _____
Debtor 2 Dawn A. Adams
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-2247
EIN _____
Social Security number or ITIN xxx-xx-2985
EIN _____

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **11-10898-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles D. Adams Jr.

Dawn A. Adams

9/19/16

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Charles D. Adams
 Dawn A. Adams
 Debtors

Case No. 11-10898-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: bsil
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Sep 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2016.

db/jdb +Charles D. Adams, Jr., Dawn A. Adams, 2233 Woodlawn Avenue, Erie, PA 16510-1261
 cr Nationstar Mortgage, P. O. Box 829009, Dallas, TX 75382-9009
 13076344 +CENLAR, PO BOX 77404, EWING, NJ 08628-6404
 13076346 +CITIFINANCIAL, PO BOX 499, HANOVER, MD 21076-0499
 13076345 CITIFINANCIAL, 3950 REGENT BLVD. S2A-283, IRVING, TX 75063-2244
 13076347 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: COLLECTION SERVICE CENTER, 250 MT. LEBANON BOULEVARD,
 PITTSBURGH, PA 15122)
 13076350 COMPUTER CREDIT, INC., 640 WEST FOURTH STREET, PO BOX 5238, WINSTON-SALEM, NC 27113-5238
 13076351 +CREDITECH, 50 NORTH 7TH STREET, BANGOR, PA 18013-1791
 13076352 +FIRST FEDERAL CREDIT CONTROL, 24700 CHAGRIN BOULEVARD, CLEVELAND, OH 44122-5662
 13076357 MUTUAL BENEFIT INSURANCE COMP., SELECT RISK INSURANCE COMPANY, 409 PENN STREET, PO BOX 577,
 HUNTINGDON, PA 16652-0577
 13076359 +NATIONSTAR MORTGAGE, PO BOX 650783, DALLAS, TX 75265-0783
 13076360 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: NATIONSTAR MORTGAGE, 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067)
 13098959 Nationstar Mortgage, PO Box 829009, Dallas, Texas 75382-9009
 13076364 +RUSSO HEATING AND COOLING, INC., 1406 EAST 28TH STREET, PO BOX 10064, ERIE, PA 16514-0064
 13134730 +Thomas A. Lee, Esquire, Becket & Lee, 16 General Warren Blvd., P.O. Box 3001,
 Malvern, PA 19355-0701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBCNOTICE1@state.pa.us Sep 20 2016 01:34:05 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13076335 EDI: GMACFS.COM Sep 20 2016 01:23:00 ALLY FINANCIAL, PO BOX 380902,
 BLOOMINGTON, MN 55438-0902
 13076337 EDI: HNDA.COM Sep 20 2016 01:28:00 AMERICAN HONDA FINANCE CORP., PO BOX 1844,
 ALPHARETTA, GA 30023-1844
 13109789 EDI: HNDA.COM Sep 20 2016 01:28:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 13076338 EDI: HNDA.COM Sep 20 2016 01:28:00 AMERICAN HONDA FINANCE CORP., PO BOX 105027,
 ATLANTA, GA 30348
 13076336 +EDI: HNDA.COM Sep 20 2016 01:28:00 AMERICAN HONDA FINANCE CORP., 1030 CAMBRIDGE SQUARE,
 ALPHARETTA, GA 30009-1892
 13080832 +EDI: GMACFS.COM Sep 20 2016 01:23:00 Ally Financial Inc. f/k/a GMAC Inc., P O Box 130424,
 Roseville, MN 55113-0004
 13076339 +EDI: TSYS2.COM Sep 20 2016 01:28:00 BARCLAYS BANK DELAWARE, 125 SOUTH WEST STREET,
 WILMINGTON, DE 19801-5014
 13120407 +EDI: OPHSUBSID.COM Sep 20 2016 01:28:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13076340 EDI: CAPITALONE.COM Sep 20 2016 01:28:00 CAPITAL ONE BANK (USA) NA, PO BOX 71083,
 CHARLOTTE, NC 28272-1083
 13076341 +EDI: CAPITALONE.COM Sep 20 2016 01:28:00 CAPITAL ONE BANK (USA) NA, PO BOX 70886,
 CHARLOTTE, NC 28272-0886
 13076342 +EDI: CAPITALONE.COM Sep 20 2016 01:28:00 CAPITAL ONE BANK USA NA, PO BOX 30281,
 SALT LAKE CITY, UT 84130-0281
 13076343 EDI: CAPITALONE.COM Sep 20 2016 01:28:00 CAPITAL ONE SERVICES, LLC, PO BOX 71083,
 CHARLOTTE, NC 28272-1083
 13076349 +E-mail/Text: bankruptcy@firstenergycorp.com Sep 20 2016 01:34:17 COLLECTION SERVICE CENTER,
 839 5TH AVENUE, NEW KENSINGTON , PA 15068-6303
 13076353 +EDI: GMACFS.COM Sep 20 2016 01:23:00 GMAC, PO BOX 380901, BLOOMINGTON, MN 55438-0901
 13076354 +EDI: HFC.COM Sep 20 2016 01:23:00 HSBC BANK, PO BOX 5253, CAROL STREAM, IL 60197-5253
 13076356 EDI: LEADINGEDGE.COM Sep 20 2016 01:28:00 LEADING EDGE RECOVERY SOLUTION, PO BOX 129,
 LINDEN, MI 48451-0129
 13076358 +E-mail/Text: Bankruptcy@natfuel.com Sep 20 2016 01:34:11 NATIONAL FUEL, PO BOX 2081,
 ERIE PA 16512-2081
 13076361 +E-mail/Text: bankruptcydepartment@tsico.com Sep 20 2016 01:34:40
 NCO FINANCIAL SYSTEMS, INC., PO BOX 4906, DEPARTMENT 09, TRENTON, NJ 08650-4906
 13076362 +E-mail/Text: nod.referrals@fedphe.com Sep 20 2016 01:33:32 PHELAN HALLINAN & SCHMIEG,
 1617 JFK BOULEVARD, SUITE 1400, PHILADELPHIA, PA 19103-1814
 13565427 +EDI: OPHSUBSID.COM Sep 20 2016 01:28:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 13133488 EDI: ECAST.COM Sep 20 2016 01:23:00 eCAST Settlement Corporation, assignee,
 of CitiFinancial, Inc., POB 29262, New York, NY 10087-9262

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0315-1 User: bsil Page 2 of 2 Date Rcvd: Sep 19, 2016
Form ID: 3180W Total Noticed: 37

cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13120408* +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
13144498* +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
13144499* +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
13076348* ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
(address filed with court: COLLECTION SERVICE CENTER, PO BOX 14931, PITTSBURGH, PA 15234)
13565434* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13623426* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13623427* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13076355 ##+ISLAND ONE RESORTS HOSP. GROUP, 8680 COMMODITY CIRCLE, ORLANDO, FL 32819-9000
13076363 ##RESORT FINANCIAL SPECIALISTS, PO BOX 593233, ORLANDO, FL 32859-3233
TOTALS: 0, * 9, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 19, 2016 at the address(es) listed below:

Hilary B. Bonial on behalf of Creditor Nationstar Mortgage notice@bkcylaw.com
Joseph P. Schalk on behalf of Creditor Nationstar Mortgage pawb@fedphe.com,
joseph.schalk@phelanhallinan.com
Joshua I. Goldman on behalf of Creditor Nationstar Mortgage bkgroup@kmlawgroup.com
Kurt L. Sundberg on behalf of Joint Debtor Dawn A. Adams jrizzo@marshspaeder.com,
tsapper@marshspaeder.com
Kurt L. Sundberg on behalf of Debtor Charles D. Adams, Jr. jrizzo@marshspaeder.com,
tsapper@marshspaeder.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneccour cmeecf@chapter13trusteedpa.com

TOTAL: 7